

Information to identify the case:

Debtor 1	<u>Anita E. Castillo</u>	Social Security number or ITIN	xxx-xx-2259
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-23689-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(b) is granted to:

Anita E. Castillo

12/19/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;

For more information, see page 2 >

- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Anita E. Castillo
Debtor

Case No. 18-23689-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 19, 2023

User: auto
Form ID: 3180WH

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2023:

Recip ID	Recipient Name and Address
db	+ Anita E. Castillo, 316 Broadway Avenue, Mc Kees Rocks, PA 15136-3002
14917214	Lendmark, 6538 Steubenville Pike, Mc Kees Rocks, PA 15136
14917217	+ Ocwen Federal Bank, Attn: Bankruptcy Department, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 20 2023 04:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 19 2023 23:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 20 2023 04:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 19 2023 23:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bankruptcy@cavps.com	Dec 19 2023 23:59:00	Cavalry SPV I LLC, PO Box 4252, Greenwich, CT 06831-0405
cr	+ EDI: LCIPHMMRGTT	Dec 20 2023 04:55:00	PHH Mortgage Corporation, Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
cr	+ Email/Text: bncmail@w-legal.com	Dec 19 2023 23:59:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14918976	+ Email/Text: bankruptcy@cavps.com	Dec 19 2023 23:59:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14917211	+ EDI: CITICORP	Dec 20 2023 04:55:00	Citibank Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
14917216	EDI: CITICORP	Dec 20 2023 04:55:00	Macy's, 9111 Duke Boulevard, Mason, OH 45040
14955761	EDI: Q3G.COM	Dec 20 2023 04:55:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14917212	EDI: DISCOVER	Dec 20 2023 04:55:00	Discover, P.O. Box 3025, New Albany, OH 43054-3025
14923209	EDI: DISCOVER	Dec 20 2023 04:55:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Dec 19, 2023

Form ID: 3180WH

Total Noticed: 27

14952080	+ Email/Text: kburkley@bernsteinlaw.com	Dec 19 2023 23:59:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14917213	+ EDI: CITICORP	Dec 20 2023 04:55:00	Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
14925317	Email/Text: ktramble@lendmarkfinancial.com	Dec 19 2023 23:59:00	Lendmark Financial Services LLC, Attn: Bankruptcy Dept., 2118 Usher Street NW, Covington, Georgia 30014
14931579	EDI: AGFINANCE.COM	Dec 20 2023 04:55:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14917218	+ EDI: AGFINANCE.COM	Dec 20 2023 04:55:00	One Main Bank, PO Box 1010, Evansville, IN 47706-1010
14917802	+ EDI: RECOVERYCORP.COM	Dec 20 2023 04:55:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15423880	+ Email/Text: bncmail@w-legal.com	Dec 19 2023 23:59:00	Scolopax, LLC, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14945784	+ EDI: CBSTDR	Dec 20 2023 04:55:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15326935	EDI: LCIPHMMRGT	Dec 20 2023 04:55:00	The Bank of New York Mellon c/o, PHH Mortgage Corporation, Bankruptcy department, PO box 24605, West Palm Beach, FL 33416-4605
14954873	EDI: LCIPHMMRGT	Dec 20 2023 04:55:00	The Bank of New York Mellon, et.al., OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605
14917219	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 19 2023 23:59:00	Toyota Financial Services, P.O. Box 2958, Torrance, CA 90509-2958
14931219	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 19 2023 23:59:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14949931	EDI: AIS.COM	Dec 20 2023 04:55:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON, et.al.
cr		Toyota Motor Credit Corporation
14917215		Littman Jewelers
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Dec 19, 2023

Form ID: 3180WH

Total Noticed: 27

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Shawn N. Wright	on behalf of Debtor Anita E. Castillo shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Thomas Song	on behalf of Creditor THE BANK OF NEW YORK MELLON et.al. pawb@fedphe.com

TOTAL: 6